

## HOWDIE – FLAWLESS POLICY EXCESS AND LIMIT SECTION

**Pay-out will not exceed the applicable limit. You must still prove your loss.**

**All excesses are per section per claim.**

If you claim under more than one cover section because of the same event, you only have to pay the highest excess (basic excess plus the total of any additional and voluntary/compulsory excesses as applicable) under all the cover sections.

The basic excess becomes Nil when the policyholder is aged 55 or older, unless the policyholder opts to pay a voluntary excess, as stated in the Schedule. In the Motor section, this applies if the driver at the time of the accident is aged 55 or older. If the driver is under the age of 55 years old, the basic excess of R5 000 will apply.

Any cover included in your policy wording which is not shown in this document, is limited to the applicable section's sum insured and the relevant basic excess applies.

Version 3.5.12 – 4 November 2024

| Section/Sub-section                                                                                        | Under 55 Excess                           | 55 and over Excess | Limit       |
|------------------------------------------------------------------------------------------------------------|-------------------------------------------|--------------------|-------------|
| <b>How to claim</b>                                                                                        |                                           |                    |             |
| Claim procedure at your own expense                                                                        | Nil                                       | Nil                | R20 000     |
| <b>Buildings</b>                                                                                           |                                           |                    |             |
| <b>How much we pay</b>                                                                                     |                                           |                    |             |
| Basic excess                                                                                               | R1 000 or Nil if selected in the Schedule | Nil                | Sum insured |
| <b>What we cover you for</b>                                                                               |                                           |                    |             |
| <b>Leaks, flooding:</b>                                                                                    |                                           |                    |             |
| <b>Geysers</b>                                                                                             |                                           |                    |             |
| – <b>Damage to electrical geysers</b>                                                                      |                                           |                    | Actual cost |
| • If authorised by us                                                                                      |                                           |                    |             |
| • If not authorised by us:                                                                                 |                                           |                    |             |
| ○ 50 – 150 litre                                                                                           |                                           |                    | R13 000     |
| ○ 200 litre                                                                                                |                                           |                    | R15 000     |
| ○ 250 litre                                                                                                | R500                                      | Nil                | R22 000     |
| – <b>Damage to solar geysers</b>                                                                           |                                           |                    | Actual cost |
| • If authorised by us                                                                                      |                                           |                    |             |
| • If not authorised by us:                                                                                 |                                           |                    |             |
| ○ 150 – 200 litre                                                                                          |                                           |                    | R30 000     |
| ○ 300 litre                                                                                                |                                           |                    | R43 000     |
| <b>Other water heating apparatus</b>                                                                       | R500                                      |                    | Sum insured |
| <b>Individual components</b>                                                                               | Nil                                       |                    | Sum insured |
| <b>Limited pay-out – unoccupied outbuildings</b>                                                           |                                           |                    |             |
| Subsidence, landslip or ground heave – limited cover                                                       | Basic excess                              | Nil                | Sum insured |
| – Limited pay-out for outbuildings, minimum security requirements not in place and no forced entry or exit | Basic excess                              | Nil                | R20 000     |

| Section/Sub-section                                           | Under 55 Excess                 | 55 and over Excess              | Limit                                                                                |
|---------------------------------------------------------------|---------------------------------|---------------------------------|--------------------------------------------------------------------------------------|
| <b>We also cover you for</b>                                  |                                 |                                 |                                                                                      |
| Accidental damage to buildings                                | R1 000                          | R1 000                          | Sum insured                                                                          |
| Accidental damage to fixed machinery:                         |                                 |                                 |                                                                                      |
| – Gate motor or garage-door motor                             | R1 000                          | R1 000                          | Actual cost                                                                          |
| – Any other fixed machinery                                   |                                 |                                 | R10 000                                                                              |
| Accidental death                                              | Nil                             | Nil                             | R50 000 per person<br>6 years and older<br>R20 000 per child<br>younger than 6 years |
| Acts by tenants                                               | Nil                             | Nil                             | Sum insured                                                                          |
| Alternative accommodation or loss of rent                     | Nil                             | Nil                             | 25% of sum insured                                                                   |
| Cover during property transfer                                | Basic excess                    | Nil                             | New property value                                                                   |
| Damage to garden                                              | Nil                             | Nil                             | R50 000                                                                              |
| Demolition and professional fees                              | Nil                             | Nil                             | 25% of sum insured                                                                   |
| Domestic and wild animals                                     | R500                            | Nil                             | R20 000                                                                              |
| Emergency-services expenses                                   | Nil                             | Nil                             | Actual cost                                                                          |
| Glass and sanitary-ware                                       | R500                            | Nil                             | 25% of sum insured                                                                   |
| Holiday letting                                               | Basic excess                    | Nil                             | Sum insured                                                                          |
| – Trauma counselling                                          | Nil                             | Nil                             | R10 000 per person                                                                   |
| Home improvements                                             |                                 |                                 |                                                                                      |
| – Alterations, renovations and additions                      |                                 |                                 | 25% of sum insured                                                                   |
| – Theft of building materials and fittings                    | Nil                             | Nil                             | R50 000                                                                              |
| – Temporary removal of fixtures                               |                                 |                                 | 10% of sum insured,<br>maximum R250 000                                              |
| Imminent danger security costs                                | Nil                             | Nil                             | R25 000                                                                              |
| Keys, locks and remote controls                               | Nil                             | Nil                             | Actual cost                                                                          |
| Medical benefit                                               | Nil                             | Nil                             | R10 000                                                                              |
| Pest contamination                                            | Nil                             | Nil                             | R25 000                                                                              |
| Power surge                                                   |                                 |                                 |                                                                                      |
| – No surge arrester installed                                 | 10% of claim,<br>minimum R3 500 | 10% of claim,<br>minimum R3 500 | Maximum R50 000 in<br>each 12-month period<br>of insurance                           |
| – Power surge arrester installed on the<br>distribution board | Nil                             | Nil                             | Sum insured                                                                          |
| Professional cleaning services                                | Nil                             | Nil                             | R25 000                                                                              |
| Public supply or mains connections                            | Nil                             | Nil                             | Repair cost                                                                          |
| Removal of fallen trees                                       | Nil                             | Nil                             | R15 000 (Limited<br>to one claim in any<br>12-month period)                          |
| Restoring of soil                                             | Nil                             | Nil                             | Actual cost                                                                          |
| Security guards                                               | Nil                             | Nil                             | R25 000                                                                              |
| Temporary emergency measures                                  | Nil                             | Nil                             | R50 000                                                                              |
| Tracing of water leaks                                        | R500                            | Nil                             | R100 000                                                                             |

| Section/Sub-section                                    | Under 55 Excess            | 55 and over Excess | Limit                                    |
|--------------------------------------------------------|----------------------------|--------------------|------------------------------------------|
| Trauma counselling benefit                             | Nil                        | Nil                | R15 000 per person                       |
| Water leakage from underground pipes                   | Nil                        | Nil                | R25 000<br>Maximum 2 claims in 12 months |
| Wheelchair- and disability-friendly alterations        | Nil                        | Nil                | R100 000                                 |
| <b>Additional cover you can choose</b>                 |                            |                    |                                          |
| Accidental damage to fixed machinery – increased cover | 10% of claim, minimum R500 | Nil                | R20 000                                  |
| Geyser – extended cover                                | Nil                        | Nil                | R10 000                                  |
| Subsidence, landslip or ground heave – extended cover  | Basic excess               | Nil                | Sum insured                              |
| Keys, locks and remote controls – increased cover      | R500                       | Nil                | R20 000                                  |
| <b>Your specific responsibilities</b>                  |                            |                    |                                          |
| Notify us about any improvements to your home          | Basic excess               | Nil                | 25% of sum insured                       |

## Household contents

|                                                                                                                                            |                                           |     |                                            |
|--------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|-----|--------------------------------------------|
| <b>How much we pay</b>                                                                                                                     |                                           |     |                                            |
| Basic excess                                                                                                                               | R1 000 or Nil if selected in the Schedule | Nil | Sum insured                                |
| Any telecommunication devices such as cell phones (excluding accessories)                                                                  | 10% of claim, minimum R500                | Nil | Sum insured                                |
| <b>What we cover you for</b>                                                                                                               |                                           |     |                                            |
| Jewellery, watches, rugs, art, etc.                                                                                                        | Basic excess                              | Nil | 33.33% of sum insured                      |
| <b>Theft – Limited pay-out:</b>                                                                                                            |                                           |     |                                            |
| – Theft from your outbuildings if you do not have minimum security requirements in place and there are clear signs of forced entry or exit | Basic excess                              | Nil | R10 000 if unoccupied, R50 000 if occupied |
| – Theft from any other home or educational institution where there are clear signs of forced entry or exit                                 | Basic excess                              | Nil | R50 000                                    |
| – Theft of outdoor furniture, etc.                                                                                                         | Basic excess                              | Nil | R20 000                                    |
| <b>Theft – Limited pay-out following forced entry or exit from:</b>                                                                        |                                           |     |                                            |
| – Your place of employment or from furniture storage                                                                                       | Basic excess                              | Nil | R10 000                                    |
| – Your private home or outbuildings if lent, let or sub-let                                                                                | Basic excess                              | Nil | R10 000                                    |
| – An unattended vehicle, or from the vehicle you are driving from a place of purchase, repair or renovation                                | Basic excess                              | Nil | R5 000                                     |

| Section/Sub-section                                                                                                                                                                                                   | Under 55 Excess                     | 55 and over Excess | Limit                                                                                                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|--------------------|-------------------------------------------------------------------------------------------------------------------------------|
| <b>We also cover you for</b>                                                                                                                                                                                          |                                     |                    |                                                                                                                               |
| Accidental damage:<br>– Audio-visual equipment, aerials, satellite dishes, and glass                                                                                                                                  | Basic excess                        | Nil                | Sum insured                                                                                                                   |
| Accidental death                                                                                                                                                                                                      | Nil                                 | Nil                | R50 000 per person 6 years and older<br>R20 000 per child younger than 6 years                                                |
| Acts by tenants                                                                                                                                                                                                       | Nil                                 | Nil                | Sum insured                                                                                                                   |
| Alternative accommodation or loss of rent                                                                                                                                                                             | Nil                                 | Nil                | 25% of sum insured                                                                                                            |
| Baggage cover                                                                                                                                                                                                         | Basic excess                        | Nil                | R5 000                                                                                                                        |
| Clearing-up costs                                                                                                                                                                                                     | Nil                                 | Nil                | Actual costs                                                                                                                  |
| Credit/debit-card fraud                                                                                                                                                                                               | Nil                                 | Nil                | R5 000                                                                                                                        |
| Damage to guests' property                                                                                                                                                                                            | Nil                                 | Nil                | R50 000                                                                                                                       |
| Domestic and wild animals                                                                                                                                                                                             | R500                                | Nil                | Sum insured                                                                                                                   |
| Domestic employee's property                                                                                                                                                                                          | Nil                                 | Nil                | R50 000                                                                                                                       |
| Emergency-services expenses                                                                                                                                                                                           | Nil                                 | Nil                | Actual costs                                                                                                                  |
| Garden damage                                                                                                                                                                                                         | Nil                                 | Nil                | R50 000                                                                                                                       |
| Hole-in-one (golf) or full-house (bowls) & SA record<br>– Hole-in-one or full-house<br>– SA record                                                                                                                    | Nil                                 | Nil                | R15 000 in any 12-month period<br>R15 000 in one calendar month, limited to a maximum of three records in any 12-month period |
| Holiday letting:<br>– Accidental damage<br>– Trauma counselling                                                                                                                                                       | Basic excess<br>Basic excess<br>Nil | Nil<br>Nil<br>Nil  | Sum insured<br>R50 000<br>R10 000 per person                                                                                  |
| Increase in sum insured over holiday season                                                                                                                                                                           | Basic excess                        | Nil                | 20% of sum insured                                                                                                            |
| Imminent danger security costs                                                                                                                                                                                        | Nil                                 | Nil                | R25 000                                                                                                                       |
| Important documents                                                                                                                                                                                                   | Nil                                 | Nil                | R25 000                                                                                                                       |
| Jewellery and watches<br>– Lack of proof of purchase<br>– Safe warranty<br>– Unattended vehicle/building with no forced entry<br>– Jewellery items under R10 000 not in safe accumulation limit of R75 000 will apply | Basic excess                        | Nil                | R10 000<br>R75 000<br>R5 000<br>R75 000                                                                                       |
| Keys, locks and remote controls                                                                                                                                                                                       | R500                                | Nil                | Actual cost                                                                                                                   |

| Section/Sub-section                                                           | Under 55 Excess              | 55 and over Excess           | Limit                                                                  |
|-------------------------------------------------------------------------------|------------------------------|------------------------------|------------------------------------------------------------------------|
| Money:                                                                        |                              |                              |                                                                        |
| – Any insured event except theft                                              | Nil                          | Nil                          | R50 000                                                                |
| – Theft if no forcible or violent entry                                       |                              |                              | R5 000                                                                 |
| – Theft with forcible or violent entry                                        |                              |                              |                                                                        |
| • In a safe                                                                   | Nil                          | Nil                          | R50 000                                                                |
| • Not in a safe                                                               |                              |                              | R5 000                                                                 |
| Office contents                                                               | Basic excess                 | Nil                          | R250 000                                                               |
| Pest contamination                                                            | Nil                          | Nil                          | R25 000                                                                |
| Professional cleaning services                                                | Nil                          | Nil                          | R25 000                                                                |
| Power surge                                                                   |                              |                              |                                                                        |
| – No surge arrester installed                                                 | 10% of claim, minimum R3 500 | 10% of claim, minimum R3 500 | Maximum R50 000 in each 12-month period of insurance                   |
| – Power surge arrester installed on the distribution board                    | Nil                          | Nil                          | Sum insured                                                            |
| Removal of contents                                                           | Basic excess                 | Nil                          | Sum insured                                                            |
| Restoration of data                                                           | Nil                          | Nil                          | R25 000                                                                |
| Security guards                                                               | Nil                          | Nil                          | R25 000                                                                |
| Spoiling of food in fridge and freezer                                        |                              |                              |                                                                        |
| – Cost to cover spoilt contents                                               | Nil                          | Nil                          | R50 000                                                                |
| – Contamination or odour                                                      |                              |                              | R100 000                                                               |
| Stamp or coin collections                                                     | Nil                          | Nil                          | R10 000                                                                |
| Temporary emergency measures                                                  | Basic excess                 | Nil                          | R50 000                                                                |
| Tracing of water leaks                                                        | R500                         | Nil                          | R10 000                                                                |
| Trauma counselling benefit                                                    | Nil                          | Nil                          | R15 000 per person                                                     |
| Veterinary expenses and medical benefit                                       | Nil                          | Nil                          | R50 000                                                                |
| Water leakage from underground pipes                                          | Nil                          | Nil                          | R10 000                                                                |
| Wheelchair- and disability-friendly alterations                               | Nil                          | Nil                          | R50 000                                                                |
| <b>Additional cover you can choose</b>                                        |                              |                              |                                                                        |
| Home-based business stock                                                     | Basic excess                 | Nil                          | Specified sum insured                                                  |
| Keys, locks and remote controls – increased cover                             | R500                         | Nil                          | R20 000                                                                |
| Subsidence, landslip or ground heave – extended cover                         | Basic excess                 | Nil                          | Sum insured                                                            |
| <b>Your specific responsibilities</b>                                         |                              |                              |                                                                        |
| Provide us with a valuation certificate – any item above the value of R10 000 | Basic excess                 | Nil                          | If no valuation certificate provided, R10 000 maximum pay-out per item |

| Section/Sub-section                                                           | Under 55 Excess              | 55 and over Excess           | Limit                                                                     |
|-------------------------------------------------------------------------------|------------------------------|------------------------------|---------------------------------------------------------------------------|
| <b>All Risks</b>                                                              |                              |                              |                                                                           |
| <b>What we cover you for</b>                                                  |                              |                              |                                                                           |
| <b>Basic excess</b>                                                           | Refer to schedule            | Nil                          | Sum insured                                                               |
| <b>Remote blocking – specified property</b>                                   |                              |                              |                                                                           |
| – CCTV footage available                                                      | Basic excess                 | Nil                          | 75% of claim                                                              |
| – CCTV footage not available                                                  | Basic excess                 | Nil                          | 50% of claim up to a maximum of R20 000 (whichever is the lesser)         |
| <b>Remote blocking – unspecified property</b>                                 |                              |                              |                                                                           |
| – CCTV footage available                                                      | Basic excess                 | Nil                          | 50% of claim up to a maximum of R5 000                                    |
| – CCTV footage not available                                                  | Basic excess                 | Nil                          | No cover                                                                  |
| <b>How much we pay</b>                                                        |                              |                              |                                                                           |
| <b>Unspecified property</b>                                                   |                              |                              |                                                                           |
| – Asset all risk cover automatic inclusion                                    | Basic excess                 | Nil                          | Sum insured                                                               |
| – Power surge                                                                 | 10% of claim, minimum R3 500 | 10% of claim, minimum R3 500 |                                                                           |
| <b>Specified property</b> (including sports equipment while in use)           | Basic excess                 | Nil                          | Specified sum insured                                                     |
| – Pedal-cycle or any parts when left unattended:                              |                              |                              |                                                                           |
| • securely locked with a lock, chain or cable                                 | Basic excess                 | Nil                          | Specified sum insured                                                     |
| • not securely locked with a lock, chain or cable                             | Basic excess                 | 10% of claim, minimum R500   | R20 000                                                                   |
| – Power surge                                                                 | 10% of claim, minimum R3 500 | 10% of claim, minimum R3 500 | Specified sum insured                                                     |
| – Any telecommunication devices such as cell phones (excluding accessories)   | 10% of claim, minimum R500   | Nil                          | Specified sum insured                                                     |
| Personal computers – extended cover for laptops and desktops                  | Basic excess                 | Nil                          | Specified sum insured                                                     |
| Items kept in a vault or safety deposit box – temporarily removed             | 10% of claim, minimum R500   | Nil                          | 25% of the value of all the items kept in the vault or safety deposit box |
| <b>Your specific responsibilities</b>                                         |                              |                              |                                                                           |
| Provide us with a valuation certificate – any item above the value of R10 000 | Basic excess                 | Nil                          | If no valuation certificate provided, R10 000 maximum pay-out per item    |

| Section/Sub-section | Under 55<br>Excess | 55 and over<br>Excess | Limit |
|---------------------|--------------------|-----------------------|-------|
|---------------------|--------------------|-----------------------|-------|

## Personal liability

| What we cover you for       |     |     |                                                                       |
|-----------------------------|-----|-----|-----------------------------------------------------------------------|
| General personal liability  | Nil | Nil | Sum insured                                                           |
| Tenant's personal liability | Nil | Nil | Sum insured                                                           |
| Property owner's liability  | Nil | Nil | Sum insured                                                           |
| – Towards paying guests     | Nil | Nil | R5 000 000                                                            |
| Spread of fire liability    | Nil | Nil | Sum insured or R5 000 000 if you live on a farm, plot or smallholding |

| Security-related liability:           | Excess | Limit:<br>Sum insured up to<br>R1 000 000 | Limit:<br>Sum insured up to<br>R20 000 000 |
|---------------------------------------|--------|-------------------------------------------|--------------------------------------------|
| – Wrongful arrest                     | Nil    | R50 000                                   | R150 000                                   |
| – Activities of your security company | Nil    | R50 000                                   | R3 000 000                                 |
| – Electric fence                      | Nil    | R50 000                                   | R1 000 000                                 |
| Extended personal liability           | Nil    | Nil                                       | Sum insured                                |

## Cyber insurance

There are five cover options available. The limits that apply to you will be as per the cover option you selected and shown in your schedule.

The following annual claim limits apply per cover option:

- Mega – R25 000
- Giga – R50 000
- Tera – R100 000
- Peta – R150 000
- Exa – R250 000

|                                                |        |        |         |
|------------------------------------------------|--------|--------|---------|
| <b>Mega cover option:</b>                      |        |        |         |
| – Theft of funds                               | Nil    | Nil    | R25 000 |
| <b>Giga cover option:</b>                      |        |        |         |
| – Theft of funds                               | Nil    | Nil    | R50 000 |
| – Identity theft                               | Nil    | Nil    | R20 000 |
| – Data restoration and malware decontamination | R1 000 | R1 000 | R20 000 |
| – Cyber bullying                               | Nil    | Nil    | R20 000 |
| • Trauma benefit                               | Nil    | Nil    | R5 000  |
| • Additional school costs                      | Nil    | Nil    | R5 000  |
| – Cyber extortion                              | Nil    | Nil    | R5 000  |

| Section/Sub-section                            | Under 55 Excess | 55 and over Excess | Limit    |
|------------------------------------------------|-----------------|--------------------|----------|
| <b>Tera cover option:</b>                      |                 |                    |          |
| – Theft of funds                               | Nil             | Nil                | R100 000 |
| – Identity theft                               | Nil             | Nil                | R50 000  |
| – Data restoration and malware decontamination | R1 000          | R1 000             | R25 000  |
| – Cyber bullying                               | Nil             | Nil                | R25 000  |
| • Trauma benefit                               | Nil             | Nil                | R5 000   |
| • Additional school costs                      | Nil             | Nil                | R5 000   |
| – Cyber extortion                              | Nil             | Nil                | R5 000   |
| – Online sales and shopping                    | Nil             | Nil                | R1 000   |
| <b>Peta cover option:</b>                      |                 |                    |          |
| – Theft of funds                               | Nil             | Nil                | R150 000 |
| – Identity theft                               | Nil             | Nil                | R50 000  |
| – Data restoration and malware decontamination | R1 000          | R1 000             | R25 000  |
| – Cyber bullying                               | Nil             | Nil                | R25 000  |
| • Trauma benefit                               | Nil             | Nil                | R5 000   |
| • Additional school costs                      | Nil             | Nil                | R5 000   |
| – Cyber extortion                              | Nil             | Nil                | R10 000  |
| – Online sales and shopping                    | Nil             | Nil                | R2 500   |
| – Express kidnapping                           | R1 000          | R1 000             | R50 000  |
| <b>Peta cover option:</b>                      |                 |                    |          |
| – Theft of funds                               | Nil             | Nil                | R250 000 |
| – Identity theft                               | Nil             | Nil                | R50 000  |
| – Data restoration and malware decontamination | R1 000          | R1 000             | R25 000  |
| – Cyber bullying                               | Nil             | Nil                | R50 000  |
| • Trauma benefit                               | Nil             | Nil                | R5 000   |
| • Additional school costs                      | Nil             | Nil                | R5 000   |
| – Cyber extortion                              | Nil             | Nil                | R25 000  |
| – Online sales and shopping                    | Nil             | Nil                | R5 000   |
| – Express kidnapping                           | R1 000          | R1 000             | R100 000 |
| – Data and privacy breach by a third party     | Nil             | Nil                | R100 000 |
| – Third party liability                        | Nil             | Nil                | R10 000  |

## Legal costs

|                                                        |        |     |                       |
|--------------------------------------------------------|--------|-----|-----------------------|
| <b>Paying out after a claim</b>                        |        |     |                       |
| Legal costs cover is subject to 90 days waiting period |        |     |                       |
| Legal costs                                            | R1 000 | Nil | Specified sum insured |
| Identity theft                                         | Nil    | Nil | R10 000               |

| Section/Sub-section | Under 55<br>Excess | 55 and over<br>Excess | Limit |
|---------------------|--------------------|-----------------------|-------|
|---------------------|--------------------|-----------------------|-------|

| Personal accident                                       |     |     |                                                                                                                      |
|---------------------------------------------------------|-----|-----|----------------------------------------------------------------------------------------------------------------------|
| <b>Paying out after a claim</b>                         |     |     |                                                                                                                      |
| Death                                                   |     |     | Sum insured                                                                                                          |
| – Children 6 months and older, but younger than 6 years | Nil | Nil | R20 000                                                                                                              |
| – Children 6 years and older, but younger than 14 years |     |     | R50 000                                                                                                              |
| Medical benefit                                         | Nil | Nil | Sum insured                                                                                                          |
| Disability                                              | Nil | Nil | Sum insured stated in the disability table                                                                           |
| <b>What we cover you for</b>                            |     |     |                                                                                                                      |
| Bodily injury                                           | Nil | Nil | Actual cost                                                                                                          |
| Disappearance                                           | Nil | Nil | Death benefit sum insured                                                                                            |
| Bereavement benefit                                     | Nil | Nil | R10 000                                                                                                              |
| Hospital benefit                                        | Nil | Nil | R1 000 per day, maximum R20 000 in any 12-month period                                                               |
| Life support machinery                                  | Nil | Nil | R100 000 per person                                                                                                  |
| Mobility cover                                          | Nil | Nil | R150 000 per person                                                                                                  |
| Rehabilitation costs                                    | Nil | Nil | R150 000 per person                                                                                                  |
| Return of a body                                        | Nil | Nil | R75 000 per person                                                                                                   |
| Return of an injured person                             | Nil | Nil | R150 000 per person                                                                                                  |
| Search and rescue                                       | Nil | Nil | R100 000 per person, up to a maximum of R500 000 per incident and up to a maximum of R500 000 in any 12-month period |
| Trauma counselling                                      | Nil | Nil | R1 000 per visit, maximum R10 000 per person per incident. Maximum R100 000 in any 12-month period                   |

| Section/Sub-section                                                                                                                                                                         | Under 55 Excess                                                                                | 55 and over Excess                              | Limit                                                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| <b>Motor</b>                                                                                                                                                                                |                                                                                                |                                                 |                                                                                                                 |
| <b>Paying out after a claim</b>                                                                                                                                                             |                                                                                                |                                                 |                                                                                                                 |
| Basic excess<br><b>Note:</b> the over 55 excess applies if the driver at the time of the accident is 55 and over.                                                                           | Selected excess in the Schedule                                                                | Nil                                             | Sum insured                                                                                                     |
| Hail damage                                                                                                                                                                                 | Basic excess                                                                                   | Nil                                             | Sum insured                                                                                                     |
| Non-regular driver – additional excess<br>– Driver’s licence less than 2 years and/or<br>– Under 25 years old                                                                               | 5% of claim, minimum R1 000                                                                    | 5% of claim, minimum R1 000                     | Sum insured                                                                                                     |
| <b>Theft/hijack</b>                                                                                                                                                                         |                                                                                                |                                                 |                                                                                                                 |
| <b>If a tracking device is a requirement for your vehicle then it will be noted on your policy schedule, and the excess below will not be applicable.</b>                                   |                                                                                                |                                                 |                                                                                                                 |
| – Without early-warning or radio frequency tracking device                                                                                                                                  | Basic excess plus 5% of claim                                                                  | 5% of claim                                     | Sum insured                                                                                                     |
| – With early-warning or radio frequency tracking device                                                                                                                                     | Nil                                                                                            | Nil                                             |                                                                                                                 |
| Tracking device not activated – additional excess                                                                                                                                           | 5% of claim                                                                                    | 5% of claim                                     | Sum insured                                                                                                     |
| <b>How much we pay</b>                                                                                                                                                                      |                                                                                                |                                                 |                                                                                                                 |
| If a part is not available                                                                                                                                                                  | Nil                                                                                            | Nil                                             | R5 000                                                                                                          |
| How we handle claims in neighbouring countries (Repatriation)                                                                                                                               | Nil                                                                                            | Nil                                             | R20 000                                                                                                         |
| Liability to third parties<br>– Vehicle<br>– Golf cart, quad-bike, motorised lawnmower and three-wheeled vehicle                                                                            | Nil                                                                                            | Nil                                             | R5 000 000<br>R1 000 000                                                                                        |
| <b>Comprehensive cover</b>                                                                                                                                                                  |                                                                                                |                                                 |                                                                                                                 |
| Specified sound equipment                                                                                                                                                                   | Basic excess                                                                                   | Nil                                             | Specified sum insured                                                                                           |
| Specified accessories                                                                                                                                                                       | Basic excess                                                                                   | Nil                                             | Specified sum insured                                                                                           |
| Windscreen, fitted glass and lights:<br>– Replacement – Generic glass<br>– Replacement – Other glass<br>– Repair (Windscreen and fitted glass)<br>– Head-, tail – or spotlight glass damage | 10% of claim, minimum R250<br>25% of claim, minimum R500<br>Nil<br>5% of claim, minimum R1 200 | Nil<br>25% of claim, minimum R500<br>Nil<br>Nil | <b>If authorised by us:</b><br>R50 000<br><b>If not authorised by us:</b> R15 000<br>Actual cost<br>Sum insured |
| Safeguarding your vehicle:<br>Towing and storage after an insured event:<br>– With our permission (SA)<br>– Without our permission (SA)                                                     | Nil                                                                                            | Nil                                             | Actual cost<br>R4 400                                                                                           |

| Section/Sub-section                                                                                                                                                     | Under 55 Excess | 55 and over Excess | Limit                                                              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------|--------------------------------------------------------------------|
| Towing after a mechanical or electrical breakdown:<br>– With our permission<br>– Without our permission                                                                 | Nil             | Nil                | Actual cost<br>R1 850                                              |
| <b>We also cover you for</b>                                                                                                                                            |                 |                    |                                                                    |
| Motorised caravan contents                                                                                                                                              | Nil             | Nil                | R5 000                                                             |
| Courtesy (substitute) vehicle                                                                                                                                           | Basic excess    | Nil                | Sum insured                                                        |
| Child car seat                                                                                                                                                          | Nil             | Nil                | R10 000                                                            |
| Damage due to vermin or domestic animals                                                                                                                                | Basic excess    | Nil                | Sum insured                                                        |
| Delivery after repairs                                                                                                                                                  | Nil             | Nil                | Actual cost                                                        |
| Emergency hotel expenses                                                                                                                                                | Nil             | Nil                | Three days' hotel expenses, maximum R3 000 per day                 |
| Emergency repairs                                                                                                                                                       | Nil             | Nil                | R15 000                                                            |
| Emergency-services expenses                                                                                                                                             | Nil             | Nil                | Actual cost                                                        |
| Keys, locks and remote controls                                                                                                                                         | R500            | Nil                | Actual cost                                                        |
| Medical benefit                                                                                                                                                         | Nil             | Nil                | R1 000 per day, maximum R20 000 per person, in any 12-month period |
| Theft of spare wheels (fixed to the outside of a vehicle):<br>– With factory fitted or VESA approved wheel-lock<br>– Without factory fitted or VESA approved wheel-lock | Nil<br>R2 500   | Nil<br>R2 500      | R10 000<br>R10 000                                                 |
| Transit cover                                                                                                                                                           | Basic excess    | Nil                | Sum insured                                                        |
| Trauma counselling                                                                                                                                                      | Nil             | Nil                | R15 000 per person                                                 |
| Vehicle rental excess                                                                                                                                                   | Nil             | Nil                | R20 000                                                            |
| Wheelchair- and disability-friendly alterations                                                                                                                         | Nil             | Nil                | R100 000                                                           |
| Wreckage removal                                                                                                                                                        | Nil             | Nil                | Actual cost                                                        |
| <b>Additional cover you can choose</b>                                                                                                                                  |                 |                    |                                                                    |
| Car hire                                                                                                                                                                | Nil             | Nil                | As selected in the Schedule                                        |
| Extension of liability                                                                                                                                                  | Nil             | Nil                | R1 000 000                                                         |
| Keys, locks and remote controls – increased cover                                                                                                                       | R500            | Nil                | R20 000                                                            |
| Paying off your vehicle                                                                                                                                                 | Nil             | Nil                | Percentage selected in the Schedule                                |

| Section/Sub-section                                        | Under 55 Excess | 55 and over Excess | Limit                                                                   |
|------------------------------------------------------------|-----------------|--------------------|-------------------------------------------------------------------------|
| 4x4 cover:                                                 |                 |                    |                                                                         |
| – Emergency accommodation                                  | Nil             | Nil                | R1 000 per person per day for up to 4 persons, total maximum of R16 000 |
| – First aid equipment                                      | Nil             | Nil                | R2 500                                                                  |
| – Fitted winch equipment                                   | Basic excess    | Nil                | R20 000                                                                 |
| – Luggage                                                  | Nil             | Nil                | R10 000                                                                 |
| – Aftermarket accessories and equipment                    | Nil             | Nil                | R25 000                                                                 |
| – Head-, tail- and spotlights                              | R1 000          | Nil                | R10 000                                                                 |
| – Personal documents                                       | Nil             | Nil                | R5 000                                                                  |
| – Tools – not standard to vehicle                          | Nil             | Nil                | R5 000                                                                  |
| <b>Third party, fire and theft</b>                         |                 |                    |                                                                         |
| Specified sound equipment                                  | Basic excess    | Nil                | Specified sum insured                                                   |
| Specified accessories                                      | Basic excess    | Nil                | Specified sum insured                                                   |
| Safeguarding your vehicle:                                 |                 |                    |                                                                         |
| Towing and storage after fire or attempted theft:          |                 |                    |                                                                         |
| – With our permission (SA)                                 | Nil             | Nil                | Actual cost                                                             |
| – Without our permission (SA)                              |                 |                    | R4 400                                                                  |
| Towing after a mechanical or electrical breakdown:         |                 |                    |                                                                         |
| – With our permission                                      | Nil             | Nil                | Actual cost                                                             |
| – Without our permission                                   |                 |                    | R1 850                                                                  |
| <b>We also cover you for</b>                               |                 |                    |                                                                         |
| Theft of spare wheels (fixed to the outside of a vehicle): |                 |                    |                                                                         |
| – With factory fitted or VESA approved wheel-lock          | Nil             | Nil                | R10 000                                                                 |
| – Without factory fitted or VESA approved wheel-lock       | R2 500          | R2 500             | R10 000                                                                 |
| Trauma counselling                                         | Nil             | Nil                | R15 000 per person                                                      |
| <b>Additional cover you can choose</b>                     |                 |                    |                                                                         |
| Car hire                                                   | Nil             | Nil                | As selected in the Schedule                                             |
| Extension of liability                                     | Nil             | Nil                | R1 000 000                                                              |
| Keys, locks and remote controls – increased cover          | R500            | Nil                | R20 000                                                                 |

| Section/Sub-section                                                                                                                                                                                                                                          | Under 55 Excess                                                         | 55 and over Excess                               | Limit                                                                                                |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------------------------------------------------|
| Motorcycle                                                                                                                                                                                                                                                   |                                                                         |                                                  |                                                                                                      |
| Paying out after a claim                                                                                                                                                                                                                                     |                                                                         |                                                  |                                                                                                      |
| Basic excess<br><b>Note:</b> the over 55 excess applies if the driver at the time of the accident is 55 and over.                                                                                                                                            | R3 000                                                                  | Nil                                              | Sum insured                                                                                          |
| Comprehensive cover                                                                                                                                                                                                                                          |                                                                         |                                                  |                                                                                                      |
| Specified sound equipment                                                                                                                                                                                                                                    | Basic excess                                                            | Nil                                              | Specified sum insured                                                                                |
| Specified accessories                                                                                                                                                                                                                                        | Basic excess                                                            | Nil                                              | Specified sum insured                                                                                |
| Window glass:<br>– Replacement – Generic glass<br><br>– Replacement – Other glass<br><br>– Repair                                                                                                                                                            | 10% of claim, minimum R250<br><br>25% of claim, minimum R500<br><br>Nil | Nil<br><br>25% of claim, minimum R500<br><br>Nil | <b>If authorised by us:</b><br>R50 000<br><b>If not authorised by us:</b> R15 000<br><br>Actual cost |
| Safeguarding your motorcycle:<br>Towing and storage after fire or attempted theft:<br>– With our permission (SA)<br>– Without our permission (SA)<br>Towing after a mechanical or electrical breakdown:<br>– With our permission<br>– Without our permission | Nil<br><br><br><br><br>Nil                                              | Nil<br><br><br><br><br>Nil                       | Actual cost<br>R4 400<br><br><br><br>Actual cost<br>R1 850                                           |
| We also cover you for                                                                                                                                                                                                                                        |                                                                         |                                                  |                                                                                                      |
| Delivery after repairs                                                                                                                                                                                                                                       | Nil                                                                     | Nil                                              | Actual cost                                                                                          |
| Emergency hotel expenses                                                                                                                                                                                                                                     | Nil                                                                     | Nil                                              | Three days’ hotel expenses, maximum R3 000 per day                                                   |
| Emergency repairs                                                                                                                                                                                                                                            | Nil                                                                     | Nil                                              | R15 000                                                                                              |
| Emergency-services expenses                                                                                                                                                                                                                                  | Nil                                                                     | Nil                                              | Actual cost                                                                                          |
| Keys, locks and remote controls                                                                                                                                                                                                                              | R500                                                                    | Nil                                              | Actual cost                                                                                          |
| Medical benefit                                                                                                                                                                                                                                              | Nil                                                                     | Nil                                              | R1 000 per day, maximum R20 000 per person in any 12 month period                                    |
| Trauma counselling                                                                                                                                                                                                                                           | Nil                                                                     | Nil                                              | R10 000 per person                                                                                   |
| Third party, fire and theft                                                                                                                                                                                                                                  |                                                                         |                                                  |                                                                                                      |
| Safeguarding your motorcycle:<br>Towing and storage after fire or attempted theft:<br>– With our permission (SA)<br>– Without our permission (SA)                                                                                                            | Nil                                                                     | Nil                                              | Actual cost<br>R4 400                                                                                |

| Section/Sub-section                                                                                                                                                                                     | Under 55 Excess                                                 | 55 and over Excess                       | Limit                                                                                               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|------------------------------------------|-----------------------------------------------------------------------------------------------------|
| Towing after a mechanical or electrical breakdown: <ul style="list-style-type: none"> <li>With our permission</li> <li>Without our permission</li> </ul>                                                | Nil                                                             | Nil                                      | Actual cost<br>R1 850                                                                               |
| <b>Caravan and trailer</b>                                                                                                                                                                              |                                                                 |                                          |                                                                                                     |
| <b>Paying out after a claim</b>                                                                                                                                                                         |                                                                 |                                          |                                                                                                     |
| Basic excess                                                                                                                                                                                            | 5% of claim, minimum R500                                       | Nil                                      | Sum insured                                                                                         |
| <b>Comprehensive cover</b>                                                                                                                                                                              |                                                                 |                                          |                                                                                                     |
| Window glass (caravan): <ul style="list-style-type: none"> <li>Replacement – Generic glass</li> <li>Replacement – Other glass</li> <li>Repair</li> </ul>                                                | 10% of claim, minimum R250<br>25% of claim, minimum R500<br>Nil | Nil<br>25% of claim, minimum R500<br>Nil | <b>If authorised by us:</b><br>R50 000<br><b>If not authorised by us:</b><br>R15 000<br>Actual cost |
| Safeguarding your caravan/trailer:<br>Towing and storage after fire or attempted theft: <ul style="list-style-type: none"> <li>With our permission (SA)</li> <li>Without our permission (SA)</li> </ul> | Nil                                                             | Nil                                      | Actual cost<br>R4 400                                                                               |
| <b>We also cover you for</b>                                                                                                                                                                            |                                                                 |                                          |                                                                                                     |
| Caravan and trailer contents                                                                                                                                                                            | Nil                                                             | Nil                                      | R5 000                                                                                              |
| Delivery after repairs                                                                                                                                                                                  | Nil                                                             | Nil                                      | Actual cost                                                                                         |
| Emergency hotel expenses                                                                                                                                                                                | Nil                                                             | Nil                                      | Three days' hotel expenses, maximum R3 000 per day                                                  |
| Emergency repairs                                                                                                                                                                                       | Nil                                                             | Nil                                      | R15 000                                                                                             |
| Emergency-services expenses                                                                                                                                                                             | Nil                                                             | Nil                                      | Actual cost                                                                                         |
| Keys, locks and remote controls                                                                                                                                                                         | R500                                                            | Nil                                      | Actual cost                                                                                         |
| <b>Additional cover you can choose</b>                                                                                                                                                                  |                                                                 |                                          |                                                                                                     |
| Caravan and trailer contents – increased cover                                                                                                                                                          | Nil                                                             | Nil                                      | Specified sum insured                                                                               |
| Keys, locks and remote controls – increased cover                                                                                                                                                       | R500                                                            | Nil                                      | R20 000                                                                                             |
| Paying off your caravan/trailer                                                                                                                                                                         | Basic Excess                                                    | Nil                                      | Percentage selected in the Schedule                                                                 |
| <b>Third party, fire and theft</b>                                                                                                                                                                      |                                                                 |                                          |                                                                                                     |
| Specified sound equipment (caravan)                                                                                                                                                                     | Nil                                                             | Nil                                      | Specified sum insured                                                                               |
| Specified accessories                                                                                                                                                                                   | Basic excess                                                    | Nil                                      | Specified sum insured                                                                               |

| Section/Sub-section                                                                                                                                    | Under 55 Excess | 55 and over Excess | Limit                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------|-----------------------|
| Safeguarding your caravan/trailer:<br>Towing and storage after fire or attempted theft:<br>– With our permission (SA)<br>– Without our permission (SA) | Nil             | Nil                | Actual cost<br>R4 400 |

## Pleasure-craft

|                                                                                           |                                                                               |                                                     |                                                                                                      |
|-------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-----------------------------------------------------|------------------------------------------------------------------------------------------------------|
| <b>Paying out after a claim</b>                                                           |                                                                               |                                                     |                                                                                                      |
| Basic excess                                                                              | R3 000                                                                        | Nil                                                 | Sum insured                                                                                          |
| Specified accessories                                                                     | 5% of claim,<br>minimum R500                                                  | Nil                                                 | Specified sum insured                                                                                |
| Window glass:<br>– Replacement – Generic glass<br>– Replacement – Other glass<br>– Repair | 10% of claim,<br>minimum R250<br><br>25% of claim,<br>minimum R500<br><br>Nil | Nil<br><br>25% of claim,<br>minimum R500<br><br>Nil | <b>If authorised by us:</b><br>R50 000<br><b>If not authorised by us:</b> R15 000<br><br>Actual cost |
| Liability to third parties                                                                | Nil                                                                           | Nil                                                 | R5 000 000                                                                                           |
| <b>How much we pay</b>                                                                    |                                                                               |                                                     |                                                                                                      |
| How we handle claims in neighbouring countries (Repatriation)                             | Nil                                                                           | Nil                                                 | R50 000                                                                                              |
| <b>We also cover you for</b>                                                              |                                                                               |                                                     |                                                                                                      |
| Cost of importing parts                                                                   | Nil                                                                           | Nil                                                 | 10% of sum insured                                                                                   |
| Damage due to vermin or animals                                                           | Basic excess                                                                  | Nil                                                 | Sum insured                                                                                          |
| Delivery after repairs                                                                    | Nil                                                                           | Nil                                                 | Actual cost                                                                                          |
| Emergency accommodation                                                                   | Nil                                                                           | Nil                                                 | R3 000 per day,<br>maximum 3 days                                                                    |
| Emergency and salvage expenses                                                            | Nil                                                                           | Nil                                                 | Actual cost                                                                                          |
| Emergency repairs                                                                         | Nil                                                                           | Nil                                                 | R15 000                                                                                              |
| Keys, locks and remote controls                                                           | R500                                                                          | Nil                                                 | Actual cost                                                                                          |
| Locating and assessing                                                                    | Nil                                                                           | Nil                                                 | 20% of sum insured                                                                                   |
| Medical benefit                                                                           | Nil                                                                           | Nil                                                 | R10 000                                                                                              |
| Transit cover                                                                             | Basic excess                                                                  | Nil                                                 | Sum insured                                                                                          |
| Trauma counselling benefit                                                                | Nil                                                                           | Nil                                                 | R10 000 per person                                                                                   |
| Tow-and-assist                                                                            | Nil                                                                           | Nil                                                 | R10 000                                                                                              |
| Paying off your pleasure-craft                                                            | Basic Excess                                                                  | Nil                                                 | Percentage selected<br>in the Schedule                                                               |

## Additional excess

|                                              |                           |                           |  |
|----------------------------------------------|---------------------------|---------------------------|--|
| Any additional excess stated in the Schedule | As stated in the Schedule | As stated in the Schedule |  |
|----------------------------------------------|---------------------------|---------------------------|--|